

## 1921 HEALTHIEST YEAR IN U. S., SAYS INSURANCE REPORT

Four Years Added to Span of Life in Decade, Convention Told.

### DEATH RATE REDUCED.

Influenza Almost Disappeared From Mortality List—Other Diseases Reported Going.

Statistics produced at the Fifteenth Annual Convention of the Association of Life Insurance Presidents, which opened a two-day session to-day at Hotel Astor, show that 1921 is the healthiest year in the history of the United States and Canada.

Other statistics quoted illustrated, in the judgment of the men who have devoted their business lives to study of life insurance and its relation to economic conditions, that industrial and financial depression has not impaired the fundamental resources of the people, because the number of life insurance policies written this year and the volume of new business represented by those policies are only slightly below the records established in 1920 which was the most prosperous year in the history of life insurance.

Of course, statistics of the life insurance companies with respect to deaths deal only with persons insured, but they have been worked out on a percentage basis to apply to the total of deaths. They show that in ten years there has been, because of advancement in the conservation of health, a pronounced increase in the general expectation of life. In the records of one life insurance company are figures to prove that the male policy holders of 1921 may reasonably expect to live four years longer than the policy holders of 1911.

Robert Lyon Cox, Third Vice President of the Metropolitan Life Insurance Company, presented statistics on mortality and health to the convention. "If America," he said, "could remove tuberculosis from among the causes of death it would be equivalent to adding at least three years to the average life span of the entire population."

Similar estimates made for other

preventable disease indicate that life expectancy can very reasonably be extended to an average maximum of seventy years instead of an average maximum of fifty-one years, as shown by the Life Tables of 1916."

The death rate of persons insured in the United States and Canada in 1920 was 9.88 per 1,000. In 1921 it is 8.24 per 1,000. Applied to the whole population of the two countries these figures indicate a falling off of 150,000 deaths in 1921 from 1920, which year had a lower mortality rate than any prior year.

Figures quoted by Mr. Cox show that influenza has almost disappeared as a cause of death, pneumonia death fell off 40 per cent., tuberculosis 17 per cent., Bright's Disease 62 per cent., measles 70 per cent., whooping cough 35 per cent., and meningitis—all forms—12 1-2 per cent. There were slight decreases in death from cerebral hemorrhage and typhoid fever, which is now a minor cause of death, though once a scourge, and organic diseases of the heart.

Deaths from cancer increased nearly 10 per cent., by suicide almost 40 per cent., homicides 30 per cent., and automobile accidents 15 per cent. The total of automobile deaths in 1921 will reach the neighborhood of 10,000. Scarlet fever and diphtheria show increases as mortality causes. Concerning automobile fatalities Mr. Cox said:

"We are rightly concerned over untimely deaths caused by micro-organisms of the vegetable and animal kingdoms and are willing to spend time and money freely in trying to isolate, study and catalogue them to the end that their ravages may be held in check. We talk learnedly of bacteria and bacilli, but overlook the Bacillus Automobilis."

President John M. Holcombe, of the Phoenix Mutual Life Insurance Company of Hartford, Conn., read a paper on the increase in life insurance business. Approximately 13,000,000 persons will take out new life insurance this year, as against 12,248,000 last year, a decrease of only three-quarters of 1 per cent. The average amount per policy this year is smaller and the total new insurance written will be about 15 per cent. below the total of 1920, but will be 25 above that of 1919. These figures have been furnished by 148 companies, handling 87 per cent. of the business.

The boom in life insurance in 1919 and 1920 was due to war prosperity. The life insurance Presidents consider it an encouraging sign that 1921 exceeded 1919 and is slightly below 1920. Secretary of War John W. Weeks addressed the convention this morning. He deplored the change in method in national legislation whereby the Speaker of the House of Representatives has been stripped of power and authority has been lodged in numerous committees.

"If carried to its logical conclusion," said Mr. Weeks, "this system will divide the United States into hostile factions or groups and leave the country powerless to defend or

maintain its interests, national or international."

He urged a return to party solidarity and party responsibility and to recognition by the Congress of the leadership of the President.

Mr. Weeks condemned the so-called "Agricultural bloc" in the Congress and said it will, if allowed to predominate as it has done, lead to other class combinations making for confusion and injury to the cause of good government. The recently enacted revenue law, he said, did not go far enough in an effort to reduce taxation in conformity with a specific party platform pledge.

Herbert C. Cox, President and General Manager of the Canada Life Assurance Company of Toronto, is Chairman of the convention. Addressers in addition to those from which quotations appear above were delivered by Alfred R. Horr, Vice President and Treasurer of the Equitable Life Assurance Society of New York; the Rev. Canon Cody, D.D., LL.D., rector of St. Paul's Church, Toronto, and Livingston Farrand, M.D., LL.D., President of Cornell University.

### \$74,000 TRANSFERRED TO PAY UP 500 NURSES

Board of Estimate Uses Food Surplus Funds to Meet Deficit.

Comptroller Craig announced to-day that the Board of Estimate has sanctioned a transfer of \$74,000 from food surplus funds to payrolls in the accounts of Bellevue and Allied Hospitals and that as a result nearly 500 nurses of outside service and graduate nurses whose pay has been held up since October will be paid as soon as warrants can be made out. There will be enough money to pay them until the first of the year.

"Those whose pay was withheld," said Comptroller Craig, "have only the courtesy of Bellevue and Allied Hospitals to blame. These trustees increased staffs and exhausted their twenty months appropriations within an month without the consent of any one in authority."

### LITTLE BOY LEPER APPEALS FOR TOY FOR CHRISTMAS

Cut Off From World, Child Wants Santa to Bring Him a Pushmobile.

Appeal to public generosity is made to-day through Health Commissioner Copeland by an eleven-year-old boy who is suffering from leprosy in an isolation camp on North Brother Island. He wishes a suit of clothes and a pushmobile.

He is the only child in the colony and never sees any one of his own age, hence leads a cheerless, lonely life. Dr. Copeland points out, in asking for clothing, toys and candy for Christmas in Department of Health hospitals, that this is only one of hundreds of pathetic cases.

Sweaters, woolen shirts, gloves, toys, dolls, nursery books and clocks are among articles most acceptable.

## HOPE FOR LOWER FREIGHT RATES AND RAILROAD FARES

I. C. Commission's Report Shows That Carriers Have Dropped 500,000 Employees.

WASHINGTON, Dec. 8.—Hope is expressed by the Interstate Commerce Commission in its annual report to-day to Congress that "a substantially lower" level of railroad rates and fares will be possible with an improvement in the volume of traffic following the present business depression and "with a further adjustment of operating costs in harmony with prevailing tendencies." Freight rates, following war time increases and some later readjustments, have not yet reached an equilibrium, the Commission says, because the chief factors controlling them, "the value of service and the cost of transportation" still are "in a state of flux." The report shows the roads have dropped 500,000 employees in the past year.

The Commission's report is for the year ended last October 31. It discloses that a total of \$436,000,000 has been ordered paid to the railroads under the government guarantee against losses during the first six months after their return to private ownership and that there still is due an estimated \$105,000,000. Out of 677 carriers entitled to guarantee payments, the Commission says, 547 have filed claims, totalling \$818,000,000, but payments of only \$536,000,000 have been held justified by the Commission.

## HEARN

FOURTEENTH STREET Founded 1827 WEST OF FIFTH AVE

### Men's Overcoats 22.00 Value \$32.00

Exceptionally good coats at the price—all-wool materials—plaid backs, fancies and meltons—season's most desirable models.

Other suits and overcoats in well selected line of materials priced up to 49.75.

Smoking jackets, ready for holiday shopping..... 6.45 to 12.95

Men's Styewear Suits 23.50 Wore \$35.00

All wool cassimeres, worsteds and flannels. A good variety of patterns with plentiful supply of dark shades, such as blue and brown, hairline stripes and checks, and mixtures. Young men's and conservative models. Sizes 34 to 46; regular, shorts and stouts.

Men's Trousers 3.85 Wore \$4.95

Durable and well made, good for general wear. Worsteds, cassimeres, flannels, worsted mixtures and serges. Stripes, plain colors, brown, blue, grey.

FRIDAY SATURDAY

Two-Day Sale 600 PAIRS

### Endicott Johnson BOYS' STORM SHOES

When the boy needs them most, as he does now, is the time to buy him good sturdy storm shoes, especially when they have been so reduced in price for this sale. These are extra high cut, made from durable leather, with straps and buckles at the top, and a heavy tongue sewed half way up, and made on broad-toe lasts. A Christmas gift that the boy will appreciate. Brown only.

Sizes 11 to 13½—were \$4.00..... 2.90  
Sizes 1 to 6 —were \$4.50..... 3.40

### Special Purchase Men's Leather Slippers 2.94 Usual Value \$4.00

The gift of slippers is one that is always pleasing to a man, and these are of the quality you like to give, at so low a price, because they are a special purchase. Dark brown rich kidskin, all leather lined, with flexible turned soles, medium broad toe shapes, opera pattern. Sizes 6 to 10—wide widths.

Also Men's Daniel Green Comfy Slippers, 2.00

See Pages 21 and 31 for Other Hearn Advertising.

## PARENTS RECEIVE COL. WHITTLESEY'S FAREWELL NOTES

Messages Also Sent to His War Comrades, Nine Letters in All.

The nine letters written by the late Lieut. Col. Charles W. Whittlesey of the "Lost Battalion" just before his disappearance in mid-ocean from the United Fruit Line steamship *Tobago*, were delivered by United States Dispatch Agent L. P. Roosa to-day to John B. Pruyn, No. 2 Rector Street, executor of the estate, who forwarded them to the persons addressed. One was a personal message to

Pruyn himself, who had been Col. Whittlesey's law partner until a year ago. Three others were received by Robert Forsyth Little, No. 14 Wall Street; George G. McMurtry, No. 120 Broadway, and Herman Livingston Jr., No. 14 East 10th Street.

Mr. Little is a member of the law firm of White and Case, of which Col. Whittlesey was also a member. Mr. McMurtry was a Major, second in command to Col. Whittlesey in the "Lost Battalion" and Mr. Livingston was a classmate of Col. Whittlesey at Williams College. These three, after reading their letters, joined Mr. Pruyn in the following statement to reporters:

"We have each received a letter addressed to us by the late Col. Charles W. Whittlesey. The letters contain only personal farewells and in no instance attempt to explain the reasons for his departure. Their contents can be of no interest to the public."

"In the light of our intimate relations with him we are convinced that the theory voiced by the press as to the cause of his death is correct. He was a battle casualty."

The other letters were addressed to Col. Whittlesey's parents, Mr. and

Mrs. Frank R. Whittlesey, No. 25 Pomeroy Avenue, Pittsfield, Mass.—to Melzar W. Whittlesey, No. 47 East 73rd Street, New York, a brother; to another brother, Elisha No. 136 East 44th Street, and to an uncle, Granville White Jr., West Reading, Conn.

### REDS GET VITT BY WAIVER FROM BOSTON AMERICANS.

BOSTON, Dec. 5.—The transfer of Oscar Vitt, third baseman, from the Boston Americans to the Cincinnati Nationals for the waiver price, was announced at Red Sox headquarters here to-day. Vitt came to Boston from Detroit several years ago. He was a substitute last season.

President H. H. Frazee of the Red Sox returned to New York to-day without having had any negotiations of importance in connection with the sale of the club. It was understood

## FERRIS HAMS & BACON

Honestly Isn't It A Different Flavor?

WEAR-EVER ALUMINUM TRADE MARK MADE IN U.S.A.

This Is the Year for Serviceable Gifts

## Brighten Her Kitchen This Christmas With a Wear-Ever Aluminum Every-Day Set

This will be a Christmas that Wife or Mother will remember for years if you present her with a "Wear-Ever" Every-Day Set.

Because of her pride in the appearance of her kitchen and in her cooking skill, such a gift will delight her.

"Wear-Ever" utensils are clean, bright and silver-like. They insure better flavored foods and save fuel.

Because of the new "Wear-Ever" prices, the "Wear-Ever" set is an excellent purchase at \$25.00.

To get it for \$22.50 and coupon is real economy.

"Wear-Ever" utensils actually are the cheapest you can buy because of the years they last. They make unnecessary the constant expense of buying new utensils to replace utensils that have worn out.

Dealers' stocks of the "Wear-Ever" Every-Day Set are limited.

Present the coupon to any "Wear-Ever" dealer to-day and get the \$25.00 "Wear-Ever" Every-Day Set for only \$22.50. All the utensils in the set are of standard "Wear-Ever" quality.

Utensils in sets are "Wear-Ever" 1½ qt. Pudding Pan, 9½x5½ inch Seamless Bread Pan, 5 qt. Tea Kettle, 2 qt. Double Boiler, Standard Measure Cup, 9 inch Deep Pie Pan, 8½ inch Double Lipped Fry Pan, 10½ inch Double Lipped Fry Pan, 2 qt. Straight Covered Sauce Pot, 4 qt. Straight Covered Sauce Pot, 6 qt. Straight Covered Sauce Pot and Steamer Section.

Only 15 Shopping DAYS Before Christmas

"Wear-Ever" Every Day Set Coupon  
Any store selling "Wear-Ever" aluminum cooking utensils is authorized to accept this coupon and \$22.50 in payment for one "Wear-Ever" Every-Day Set, which sells regularly for \$25.00. Offer good only from Nov. 21 to Dec. 24, 1921.

Write on coupon your name, address and date of purchase

NAME \_\_\_\_\_ ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_ STATE \_\_\_\_\_

Look for the Store with the "Wear-Ever" window display.

WEAR-EVER ALUMINUM TRADE MARK MADE IN U.S.A.



## This is for girls

"WHAT shall I eat?" is more important than "What shall I wear?" Most of you are quite concerned with the clothes you wear. You want to look well, to appear before others with every individual charm you possess emphasized to the full.

You spend much time wondering if you have enough rice powder on your nose, but not a second thinking if your food contains enough lime for your bones. The curls of your hair cause you more thought than calories in your body. Furs, feathers, and fashions concern you much—food little if at all.

There is no sense in being a food crank, but as health is entirely dependent on the food you eat, it would be wise to pay more attention to it.

Don't eat too much meat or other heavy food. Eat generous quantities of fruit and fresh vegetables, and above all, drink lots of milk. You won't need to spend so much time on your eyebrows if your eyes shine with the sparkle of health. Rouge isn't thought of by a woman whose cheeks are colored perfectly from the inside. And the grace of body that comes from perfect health is more to be desired than a gown from Worth's.

Drink milk—for your health's sake.

DAIRYMEN'S LEAGUE CO-OPERATIVE ASSOCIATION, INC.  
UTICA, N. Y.